

(15)

The Dean of St. PAUL's

S E R M O N

BEFORE

The Lord MAYOR,

A T

**St. BRIDGET's Church, on Tuesday in
Easter-Week. 1692.**

*G. Bevilacqua, 92;
Apr. 6. 9*

Stamp, M A Y O R.

*Jovis xiv. die April' 1692. Annoq;
Regis & Regine Williel' & Mariæ,
Angliæ, &c. quarto.*

THIS Court doth desire the Reverend Doctor *Sherlock*, Dean of *St. Paul's*, to print his Sermon preached at *St. Bridget's Church* on *Tuesday* in *Easter-Week* last, before the Lord Mayor, Aldermen, and Governors of the several Hospitals of this City.

GOODFELLOW.

The Charity of Lending without Usury.
AND
The True Notion of Usury briefly stated.

IN A
S E R M O N

Preach'd before the

R I G H T H O N O U R A B L E
The Lord M A Y O R,

A T
St. BRIDGET's Church, on Tuesday
in Easter-Week. 1692.

By WILLIAM SHERLOCK, D. D.
Dean of St. Paul's, Master of the Temple, and Chap-
lain in Ordinary to Their MAJESTIES.

I M P R I M A T U R.

April 23.
1692.

GEO. ROYSE.

The Second Edition.

L O N D O N:

Printed for William Rogers at the Sun, over-against
St. Dunstan's Church in Fleetstreet. MDCXCII.

The following is a list of the names of the persons who have been appointed to the various committees of the Board of Directors of the City of New York, for the year 1901.

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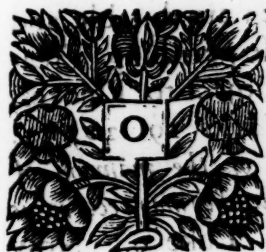
Committee on the Public Education of the City of New York.

Committee on the Public Parks of the City of New York.

Committee on the Public Buildings of the City of New York.

VI. LUKE 35.

But love ye your enemies, — (and do good, and lend, hoping for nothing again,) and your reward shall be great, and ye shall be the children of the Highest, for he is kind to the unthankful, and to the evil.



OUR Conformity to the Death and Resurrection of our Saviour, consists in dying to sin, and walking in newness of life, which St. Paul tells us is represented by the External Ceremony of Baptism; the baptized Person being buried with Christ in Baptism, and rising out of his watry grave a new born Creature, 6. Rom. 3, 4. For in that he died, he died unto sin once; but in that he liveth, he liveth unto God: Likewise reckon ye also your selves to be dead indeed unto sin, but alive unto God, through Jesus Christ

our Lord, 9, 10. 'And the principal Exercise of this Divine Life, which is our conformity to the Resurrection of Christ, is a Divine Conversation. If ye then be risen with Christ, seek those things which are above, where Christ sitteth at the right hand of God: Set your affections on things above, not on things on the earth, 3. Cor. 1, 2. And to set our affections on things above, does not only signify to think sometimes of Heaven, and to desire to go to Heaven when we dye, which very worldly-minded men may do; but to lay up for our selves Treasures in Heaven, which are durable and eternal, in opposition to those perishing Treasures on Earth, which are subject to Thieves, to Moths and Rust. 6. Matth. 19, 20, 21. To make to our selves friends of the mammon of unrighteousness, that when we fail, they may receive us into everlasting habitations, 16. Luke 9. Now ye all know what this means: viz. To purge our minds from the love of Riches, and from all covetous Desires; to improve our Estates in Acts of Piety and Charity, for the Service of God, and to supply the wants of the poor and miserable: to return our Money into the other World, where it will en-

increase into Eternal Life and Glory : for this is truly to have our Conversation in Heaven, to live above this World, to sit loose from all the Enjoyments of it ; to live to God , and another World , to improve every thing we enjoy here , to secure and advance our future Happiness : when men are Charitable upon these Principles and these designs , they must live a very heavenly Life ; *For where our Treasure is, there our hearts will be also.*

This our Ancestors, who appointed this Annual Solemnity, seem to have been very sensible of, That there is no particular Grace or Vertue, the exercise of which is a more visible demonstration of a Divine and purified Mind, which is risen with Christ, and lives to God, as Christ doth, than the Grace of Charity ; and therefore that there was no time more proper to exercise Charity, and to exhort Christians to Charity, and to show Charity in all its Pomp, and humble Bravery, than the Feast of the Resurrection ; wherein we commemorate the Love of our Lord in dying for us, and his triumph over Death, and in full assurance of a blessed
Immor-

Immortality, of which the Resurrection of our Saviour was an ocular Demonstration, send our Hearts and our Eyes after him to Heaven, and contemplate that Glory to which he is advanced, and to which he has promised to advance us.

This then is my proper work at this time, to exhort you to Charity; proper both to the nature of this holy Feast, and to the original Institution of this Solemnity; and it may reasonably be hoped, that the Annual Returns of it, wherein all the Arguments to Charity are so earnestly pressed on you, should keep this Divine Fire always burning and glowing in your Breasts. You have so often heard all the Arguments to Charity, that it is impossible you should forget them; and there is one that is worth all the rest, which no Christian can forget, who remembers that there is a Heaven and a Hell, and which no Christian can resist, without despising his Soul, and Eternal Life and Death; and that is, That Heaven is the Reward of Charity; that Hell is the Punishment of Uncharitableness; which is so plainly and expressly taught,
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and so frequently repeated by our Saviour, that it is as certain and unavoidable, as that there is a Heaven and a Hell; and if Heaven be not a sufficient Encouragement to Charity, nor Hell sufficient to deter us from Uncharitableness, it is to no purpose to use any other Arguments, which can never persuade, if these can't; or if they could, would neither carry us to Heaven, nor keep us out of Hell; for to be charitable only for temporal reasons, is to give our goods to feed the poor, without a true Divine Charity; which St. Paul tells us, will profit nothing, *1 Cor. 13.* For such a Charity as does not raise us above this world, can neither carry us to Heaven, nor keep us out of Hell. And therefore instead of drawing together all the Arguments for Charity which you have so often heard, and shewing them in a new dress, my design at present is to recommend to you a very excellent, but a very neglected part of Charity, which our Saviour presses on us in my Text, *viz. The Charity of Lending, Do good, and lend, hoping for nothing again.*

In speaking to which Words, I shall 1. Shew you what this Duty is. 2. What an excellent

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Charity

Charity it is to lend. And how this may be improved to the most excellent purposes.

1. What this Duty is, or what our Saviour means by *lending*, *hoping for nothing again*. And it can signifie but two things; and I see no reason to think, but that our Saviour might mean both.

1. To Lend, without hoping for any encrease; or to lend freely, without Usury.
2. To lend, where the very Principal may be in danger, when we have little reason to hope that we shall ever see our own again.

1. To lend freely, without Usury; for our Saviour commands this, as an Act of Charity, *Do good, and lend*: And tho to lend; even upon Usury, may in many cases prove a great kindness to the Borrower, yet Charity is not the motive of the Lender, it is not Charity, but Traffick and Merchandize of Money: And tho the *Jews* were expressly forbid to lend their Brethren upon Usury, yet our Saviour intimates there was something like this, and equivalent to it, which spoiled the Charity of lending, even without Usury; that they would not lend to the poor; who though they should repay them
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what they borrowed; yet were never likely to be in a condition to lend to them again; but they would lend to the Rich, from whom they expected the like returns of kindness; as you may see in the Verses before my Text; 33, 34. *And if ye do good to them that do good to you, what thank have ye? for sinners also do even the same. And if ye lend to them, of whom ye hope to receive, (not only your own, but the like kindness of lending to you when your occasions require it), what thank have ye? for sinners also lend to sinners, to receive as much again; and not equal returns of kindness; which if it be not Usury of Money, is Usury of Kindnesses, but is not Charity; like inviting our Rich Friends and Neighbours to a Feast, who can invite us again; which tho it be no fault, is no Charity; for that consists in entertaining the poor, who can make us no return, 14. Luke 12, 13, 14. And thus our Saviour exhorts us here, but do you do good, and lend, hoping for nothing again; neither for Usury, nor for such returns and exchanges of kindness.*

It was for the sake of this Duty, that Usury was so strictly forbidden by the Jewish Law, that men might the more freely lend
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their Money to those who wanted, when they had no present use for it themselves; and had no way to encrease it; and as far as the Reason and Charity of this Law extends, so far it still obliges, and so far Usury is still forbid to Christians.

This is not well considered by those who so universally condemn all Usury; and because the right understanding of this will be of great use to settle some mens minds, and to explain and enforce this duty of lending, which I now recommend to you, it cannot be thought a digression from my present Design, to give you the true, but short state of this matter.

It is confessed on all hands, That Usury is forbid by the Law of *Moses*; but the great mistake is concerning the Nature of Usury, or what that is which the Law forbids and condemns by the name of Usury.

Some think that all Increase of Money, when men lend a Sum of Money to receive the Principal again with Interest, is the Usury which the Law forbids; and therefore that this is absolutely unlawful in all cases, and in all degrees; though we all know, That
Trade,

Trade, to which we owe all the Riches and Greatness of our Nation, and so many excellent Charities too, cannot be maintained without it: That some men, who now live comfortably in the world, maintain their Families with Credit and Reputation, and do many acts of Charity themselves, could not Trade at all; others could not drive such flourishing and spreading Trades without borrowed Money, nor borrow without Interest: That many Widows and Orphans are maintained by Interest, who must in a few years be Beggars, had they no other way to live, but to spend the Principal. This is so contrary to the sense and reason of mankind, and to all the rules of Justice and Charity, and so impracticable in the present state of the world, that while it is possible to put any other sense upon the Law, I would never think of this. And the comfort is, that the Law expounds it self otherwise, and gives no colour for such an Interpretation as this, That all Increase of Money is forbid by it.

For so The Law is self allowed the Jews to take Usury of Strangers of other Countries,

tries, though not of their Brethren, or natural Jews, 23. *Deut. 20. Unto a stranger thou mayest lend upon usury, but unto thy brother thou shalt not lend upon usury.* And therefore God did not absolutely forbid the Jews to increase their Money, for they might lend to strangers upon Usury; which proves, that this was not an universal Law to them, much less is it so to all mankind. And that proves that there is no moral and intrinsic evil in Usury; for if all Usury had in its own nature been unlawful; God could not have allowed the Jews to take Usury of strangers; for he cannot allow the least moral evil. The truth is, I never could yet see the least shadow of an Argument to prove, that Usury is evil in its nature, unless that Money can't beget Money, be thought an Argument; but that is as good an Argument against buying Corn or Wine, or any thing else with Money; for it is unnatural for Money to beget Corn or Wine: But if the barren nature of Money, that it cannot naturally propagate it self, be a reason against Usury of Money, this is no reason against Usury of Corn, which is equally forbid: for it is natural for
Corn

Corn to propagate its kind, and multiply it self; and yet the Usury of all Victuals is as much forbid, as the Usury of Money, 23. Deut. 19. Now if Usury be not morally evil, it can be unlawful to none, but those to whom God has forbid it; and there being no prohibition of it in the New Testament, which is the Law of the Christian Church, it cannot be unlawful to Christians, whatever it was to the Jews.

2. And yet the Jews themselves were not expressly forbid, however they might understand it, to lend their Money upon Usury, to All their own Brethren, but only to the Poor: So that had any Rich Jew come to borrow Money of them, for any thing that appears by the Law, they might have lent Money to him upon Usury. This Observation will clear this whole matter; and therefore I shall turn you to all the Texts of the Law, which forbid Usury, and the reading of them will convince you, That Usury was forbid only in favour of the Poor.

The first Text is, 22. Exod. 22. If thou lend money to any of my people that is poor by thee,

thee, thou shalt not be to him as an Usurer, neither shalt thou lay upon him Usury: Where no Usury is forbid, but only lending to the poor upon Usury: Thus 25. Lev. 35, 36, 37. And if thy brother be waxen poor, and fallen to decay with thee, then thou shalt relieve him. Take thou no usury of him, nor increase, but fear God, that thy brother may live well with thee: Thou shalt not give him thy money upon Usury, nor lend him thy victuals for increase. It is true, in the Repetition of this Law, 23. Deut. 19, 20, it is only said, Thou shalt not lend upon usury to thy brother, usury of money, usury of victuals, usury of any thing that is lent upon usury. Unto a stranger thou mayest lend upon usury, but unto thy brother thou shalt not lend upon usury, that the Lord thy God may bless thee in all that thou settest thine hand unto, in the land whither thou goest to possess. This seems to forbid lending upon Usury to any Jew, whether Rich or Poor; but this being only a repetition of those Laws in Exodus and Leviticus, in all reason must be expounded by them; and though the poor are not expressed, the Circumstances of the place prove, that they only are meant; for though Rich men may sometimes have

have occasion to borrow Money, yet none but the Poor, who have no Money to buy can ever have occasion to borrow Victuals upon Usury; and the difference the Law makes between a Brother and a Stranger shews, that it is intended as an Act of Charity, which they owe to their Brethren, though not to Strangers. For which Reason also they were forbid to make any of their Brethren Bondmen, though they might buy the Children of the Heathen and Strangers for Bond-men and Bond-maids, 25 *Levit.* 39. &c. and the Blessing God promises shews, that it is the Reward of Charity.

In other places, where Usury is mentioned, some Circumstance or other determines it to the Poor. This was the case, when *Nehemiah* reprov'd the Nobles and the Rulers for exacting Usury, 5 *Nehem.* When the Prophet *Isaiab* threatens great Desolations against the Land, he thus describes it, *And it shall be as with the People, so with the Priest--- as with the Lender, so with the Borrower, as with the taker of Usury, so with the giver of Usury to him,* 24 *Isai.* 2. That is, the Lender and the Usurer shall be reduced to the same Distress and Poverty, as

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those

those suffer, who borrow upon Usury; which shews, that none but poor men used to borrow upon Usury in those days. Thus when the Prophet *Jeremiah* complains, *Woe is me my Mother, that thou hast born me a man of strife, and a man of contention to the whole world, I have neither lent on Usury, nor men have lent to me on Usury, yet every one of them doth curse me,* 15 Jer. 10. it plainly intimates, that Usury is such an Oppression of the Poor, as both deserves and very often procures Curses. And therefore the Prophet *Ezekiel* joyns Usury with the Oppression of the Poor, and other acts of Violence, 18 Ezek. 7, 8, 10, 11, 16, 17. *He who hath oppressed the poor and needy, hath spoiled by violence, hath not restored the pledge, hath given forth upon Usury, and hath taken Increase, he shall die. But he that hath neither oppressed the poor, nor hath withholden the pledge, neither hath spoiled by violence, but hath given his bread to the hungry, and clothed the naked with a garment, that hath taken off his hand from the poor, that hath not received Usury nor Increase, he shall live.* Which makes it very plain, what is meant by Usury, when to take Usury is joyned with Violence and Oppression

pression of the Poor; and to lend without Usury is reckoned among Acts of great Charity and Goodness.

There is but one place more, as I remember, that mentions Usury, 15 *Psalms* 5. and there putting forth Money to Usury is joyned with taking a Reward against the Innocent, which shews, that it was an Act of Violence and Oppression. For indeed among the Jews, who were no Merchants, nor maintained any Foreign Trade with other Nations, no men had occasion to borrow Money, much less Victuals, but to supply their present wants, and to take advantage of the Necessities of the Poor, to increase their own Fortunes by increasing their Poverty, was against all the Laws of Goodness and Charity; and therefore this Usury, which was the only Usury known in those days, is strictly forbid, as all other acts of Oppression are. All other kinds of Usury are introduced by Trade and Commerce, and though it is against Charity to lend upon Usury to men, who borrow to supply their wants, yet if men borrow to increase their Trade and Fortunes, there is Justice and Equity in it, that the Lender shall make some Increase of his

Money, as well as the Borrower. This is not properly Usury, but Traffick and Commerce, and I know no reason, why men may not Trade with Money, as well as with other Commodities.

And this I take to be the true reason, why the Jews were permitted to take Usury of Strangers, but not of their Brethren, because their Heathen Neighbours were Merchants, as is plain of *Tyre and Zidon*, 23 *Isai*. They improved their Money by Trade, and therefore it was fit they should pay Interest for it; especially if they were to lend upon Usury only to such Strangers as came among them for Trade, but did not dwell and sojourn with them; which seems probable from 25 *Levit.* 35. where the Stranger that sojourns with them seems to be entituled to the like Charity as a Brother. *If thy Brother be waxen poor, and fallen to decay, thou shalt relieve him, yea, though he be a stranger, or a sojourner, that he may live with thee, take thou no Usury of him, nor Increase.* For a Stranger never signifies a Profelyte of Justice, who by Circumcision was incorporated into the Body of *Israel*, made a Brother, and entituled to the Priviledges of a Natural Jew, but

but only a Profelyte of the Gate, who renounced Idolatry, but did not undertake the Observation of the Law of *Moses* ; and yet they were not to take Usury of these Strangers if they were poor, no more than of their Brother, according to that Law, 22 *Exod.* 21. *Thou shalt not vex a stranger, nor oppress him, for ye were strangers in the land of Egypt.*

The Answer our Saviour gives to the Servant who hid his Talent in the Napkin, seems to justify this Account, unless we can suppose, that his Lord would have been pleased with unjust and wicked Gain. 25. *Matth.* 27. *Thou oughtest to have put my money to the Exchangers, and then at my coming, I should have received mine own with Usury.* So that though it was unlawful to lend Money upon Usury to the Poor, it was not so to the Exchangers, who traded in Money. And our Saviour's driving the Money-Changers out of the Temple, no more proves that he disallowed that Profession, than that he disallowed selling Oxen, and Sheep, and Doves for Sacrifice, for he drove them out also ; the Fault was not in the Merchandise nor more of Money, than of Sheep, or Oxen, or Doves, but they made *his Father's house, a house*

house of merchandise. 2 John 14, 15. &c.

It is certain the ancient Fathers, who were professed Enemies to Usury, opposed it under this Notion ; for their great Arguments against Usury, are levelled against Uncharitableness and Oppression of the Poor, as appears from *Gregor. Nyssen, St. Ambrose, St. Basil, and others* ; and yet it is no wonder, should we meet with some Passages in them against Usury considered, as Trading and Merchandise of Money : For it is well known, that they were not much greater Friends, to Trade and Merchandise, than they were to Usury, which they thought unbecoming a Christian, as ministering only to Covetousness and Luxury. And yet I suppose, the greatest Enemies at this day to Usury, will not carry the Quarrel so far, as to condemn Merchandise. And yet under this Notion of Covetousness and sordid Gain (which is equally applicable to all Trade.) Usury is forbid the Clergy by the Seventeenth Canon of the First Council of *Nice* ; but no Council ever forbid it to the Layety, or threatned Church Censures against them for it, which they would certainly have done, had they thought it evil in its self.

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This may satisfy us in what Sense Usury is forbid, both by the Law of *Moses* and the ancient Writers of the Christian Church, *viz.* as contrary to Charity; when we lend upon Usury, where Charity requires us to lend freely: When we take Increase of the Poor, who borrow to supply their Wants, and sink them still more irrecoverably into Poverty by such Exactions: This always was, and always will be hateful to God, and to all Good Men, and yet such detestable Usurers there are among us, who grow rich upon the Ruins and Spoils of the Poor, and drink the Tears of Widows and Orphans; but when to lend without Usury is no Charity, and to take Usury is no Oppression, there Usury it self is no Crime.

And hence we learn (which is the great thing I aimed at) that Usury was forbid only for the sake of lending, which proves, that to lend freely to the Poor, is a great and necessary Act of Charity: Though a Man never took a Penny for Usury in his Life, yet if he neither gives, nor lends to the Poor, he is guilty of all that Uncharitableness, for which Usury is condemned; nay in most Cases, even these worst sort of Usurers are the more charitable Men,

Men : For excepting some very hard Cases, it is greater Charity to lend even to the Poor for Usury, than not to lend at all.

For this Reason the Emperour *Leo* was forced by a new Constitution to permit Usury, which his Father out of a pious Zeal, had wholly forbid, because he found, that when Men were forbid to take any Usury, they would not lend at all, which was a greater Hardship to the Poor, than Usury it self.

Meerly not to take Usury is no Vertue, but to lend to the Poor without Usury is. To lock up our Money in our Chests to rust and canker, and to do no good with it, is what St. *James* so severely threatens rich Men for, *Go now ye rich men, weep and howl for your miseries, which shall come upon you ; your riches are corrupted and your garments are moth eaten ; your gold and your silver is cankered, and the rust of them shall be a Witness against you, a Witness of your Covetousness and Uncharitableness, that you have done no good with it, but hoarded it up to rust and canker for want of use. 5 James 1. 2, 3.*

This Controversie then may be stated and decided in a few words. Usury is a very great Sin,

Sin, that is, to lend our Money upon Usury to those who borrow for Necessity and Want, and to exact such Payments with Rigour and Severity, to strip such miserable People of that little that remains, to imprison their Persons, and make them end their Lives in a Goal. To lock up our Money, and do no good with it, is to hide our Talent in a Napkin ; for Money is improveable, and must be improved, either for Charity or Increase, to be a new and perpetual Spring of Charity. To declaim against Usury, and not to exhort men to lend to the Poor, without Usury is to mistake or overlook the true End and Design of the Law, and to betray uncharitable Men to a greater Evil than Usury it self ; but if men lend freely to the Poor in such Proportions, as Charity requires, they may very innocently and virtuously, without transgressing this Law against Usury, lend their Money for Encrease to the Rich.

2. But our Saviour seems to mean something more by *lending, hoping for nothing again*, not only to lend freely without Usury, but to lend, where the Principal may be in Danger, when we cannot reasonably promise our selves to receive our own again : no man can deny, but

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this is great Charity ; but then this must be conducted by the measures and proportions of giving : what Charity will oblige us to give, it will as reasonably oblige us to lend, but where the Return is very hazardous, it can oblige us to lend, no more than what it would become us to give, and yet in such Cases, lending may be a greater Charity than giving, which is the Second thing proposed, which I can speak but briefly to.

2. The Excellency and Advantages of this Charity of Lending, and how it may be improved to the best Purpose.

Now if we compare Giving and Lending together, Lending has much the Advantage of Giving, as to the true End and Purposes of Charity.

To Lend is a greater Obligation, to Industry than to give, and there cannot be a greater Kindness done to the Poor, next to keeping them from starving, than to teach them Industry. I need not tell you that there are many Poor, who will never work, while they
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can meet with charitable People to give ; nay, who chuse to be sick, to be lame, to be blind, to move Charity, rather than work to supply their Wants ; but when men have nothing to live on, but the Improvement of lent Money, which they know, they must repay, when it is called for, this must make them industrious ; for it both encourages their Industry, and keeps the Rod over them ; especially were this made a standing Rule to give nothing to those who are able, but will not work, who have a Stock lent them to trade with, and neglect to improve it.

Thus what we give does but one single Act of Charity, for we can give it but once, but what we lend may circulate, as the Blood does in our Veins, and communicate Warmth and Spirits to more Parts of the Body than one : that is, what we lend, may be lent again, and do a great many successive Charities, as great, or greater than that one single Charity had been, if we had given it : And that certainly is one of the greatest and noblest Charity, which is most diffusive.

But yet to make this Charity of Lending the more effectual, it must be confessed, that a Publick Bank of Charity raised out of such free Loans, will have many Advantages above any Private A^ds of this Nature; and I can by no means think this either impracticable, or difficult.

I doubt not but most of this Honourable Assembly could contrive very Advantageous ways of doing this, were men but Charitably disposed. For suppose, you should make your Hospitals, or your Companies, such Publick Banks, or if it could be more Publick, still the more Useful, and the more secure, where charitable People, may safely deposite their Money without Use, or those who cannot spare the whole Interest, may abate some part of it, and where the running Cash may be lodged, which Men expect no Interest for, this might easily rise to a very vast Sum, which with wise Improvement would make a sure and lasting Fund of Charity.

And could any thing in the World be more easie than this, which no man could feel? What

What would it be to a Rich Man, who has many thousands employed in Trade, or secured at Interest; or if he knows when he has enough, has no need to increase it, to drop some thousands into such a free Bank, to sanctifie and prosper his Trade, and other ways of Gain, and to secure a Blessing to his Posterity? How many others are there, who could spare a hundred, or it may be some hundred pounds out of their Stock, and not feel the want of Interest, or at least, if they could not spare the whole Interest, might spare the half, or third part of it? How many are there, who have some hundreds by them useless, which they would not, and could not with any reason grudge to lay up in a safe Bank? How many are there, who would easily be perswaded to lend, were there such a safe Bank to receive it, who are very unwilling to give? And were there such a Bank of Charity once settled, there would be very little need of giving.

For I know not any kind of Charity, but might be provided for in this way, were men but free and liberal in lending. It would enlarge

large your Hospitals, clear your Streets of Beggars; the great Reproach of this City; maintain those who can't work, and employ those who can; put poor Children to Apprentice, provide Stocks for Ingenious and Industrious Young Men, who want them, redeem Prisoners, and, which Justice and Honour requires of you, as far as possibly you can, may in some measure provide a Fund for your Orphans.

This would advance the Glory of this great City, it would perpetuate and consecrate the Memory of such worthy Persons, as would begin and promote such a lasting and extensive Charity; the Children which are unborn, would rise up and call them blessed; it would draw a great share of the Charitable money of the Nation into your hands, which would quicken Trade, and increase your Riches, and above all, it would procure all the great Rewards which are promised to Charity, both in this World, and in the next.

But whatever becomes of this Proposal, you must always remember, that it is great Charity to lend as well as to give: This is what
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our Saviour expects from us, this is what he Commands, *To do good, and lend, hoping for nothing again*; and if out of a greedy desire of gain, we will lend nothing freely to the Relief and Encouragement of the Industrious Poor, this will make all our other Usury and Increase, which is Lawful and Innocent in it self, when it neither Oppresses the Poor, nor stops our Charity, to become sin.

E I N I S.

*Books Published by the Reverend Dr. Sherlock,
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